

What is claimed is:

1. In a software suite for enabling viewing and manipulation of multiple
5 categories of aggregated data compiled from a plurality of data sources and
accessible through a single interfacing node operated on a data-packet-
network, a bill-payment module comprising:
 - an interactive main interface accessible from the module for listing
the bills due and payment accounts;
 - 10 an interactive history link embedded in the main interface for
providing access to a secondary interface for viewing bill history;
 - an interactive set-up link embedded in the main interface for
providing access to a secondary interface for configuring recurring
payments;
 - 15 an interactive transfer-funds link embedded in the main interface for
providing access to a secondary interface for enabling automated transfer of
funds between registered accounts;
 - an interactive calendar link embedded in the main interface for
providing access to a secondary interface for viewing calendar data;
 - 20 a plurality of interactive drop-down menus, each menu associated
with a listed bill, the menus providing upon invocation a plurality of
selectable, interactive options for treating the listed bill; and
 - an interactive refresh-all link embedded in the main interface for
enabling selective or complete data refreshing of data displayed in the
25 interface, characterized in that a user operating the main interface from a
remote node having access to the data-packet-network may view all
aggregated bills and initiate treatment of such bills according to selected
interactive options, the treatment ordered by the operating user and
performed by proxy by a service entity hosting the interface.

2. The bill-payment module of claim 1, wherein the data-packet-network is the Internet network.
- 5 3. The bill-payment module of claim 2, wherein the plurality of data sources are services accessible over the Internet and subscribed to by the operating user.
4. The bill-payment module of claim 3, wherein the accessible services are
10 hosted in file servers addressed on the Internet network.
5. The bill-payment module of claim 4, wherein the remote node is a personal computer with accessibility to the Internet.
- 15 6. The bill-payment module of claim 5, wherein the main and secondary interfaces are provided in the form of hyper-text-markup-language.
7. The bill-payment module of claim 4, wherein the remote node is a cellular telephone with accessibility to the Internet.
- 20 8. The bill-payment module of claim 4, wherein the remote node is a hand-held computer with accessibility to the Internet.
9. The bill-payment module of claim 4, wherein the interactive set-up link
25 provides an additional secondary interface for manually adding new bills to be listed in the main interface for bill payment.
10. The bill-payment module of claim 6, wherein the interactive options for treating a listed bill include viewing a full account of the bill, paying the

bill, marking the bill has paid, deleting the bill, obtaining advice regarding selected treatment of the bill, and receiving an alert associated with the bill.

11. The bill-payment module of claim 10, wherein obtaining advice
5 regarding selected treatment of the bill includes calculated and solution-oriented results.

12. If the bill-payment module of claim 10, wherein selection of the option
for viewing a full account of the bill causes automated navigation and log-in
10 to a third party site hosting a full accounting of the bill.

13. An interactive bill-payment system for enabling online management
and treatment of itemized bills by proxy over a data-packet-network
comprising:

15 a first server node connected to the network, the server node
providing a service-access-point for accessing users;

a second server node connected to the network and accessible to the
first server node, the second server node providing automated navigation,
data procurement, and data aggregation on behalf of the accessing users;

20 a plurality of server nodes connected to the network and accessible
to the second server node, the server node functioning as data sources for
the data procurement and aggregation; and

a bill-payment software interface installed on the first server node,
the interface accessible to the accessing users connected to the network by
25 respective remote computer nodes, characterized in that users accessing the
first server node from the remote computer nodes interact with the bill
payment interface for the purpose of paying bills and performing other
treatments associated with listed bills, the payment and treatments of the

listed bills performed by proxy using the functions of the first and second server nodes.

5 14. The interactive bill-payment system of claim 13, wherein the data-
packet-network is the Internet network.

10 15. The interactive bill-payment system of claim 14, wherein the first
server node is a portal server providing a personalized interfaces of the form
of hyper-text-markup-language interfaces.

16. The interactive bill-payment system of claim 15, wherein the plurality
of server nodes host services accessible over the Internet and subscribed to
by the accessing users.

15 17. The interactive bill-payment system of claim 16, wherein the remote
computer nodes are personal computers with accessibility to the Internet.

18. The interactive bill-payment system of claim 16, wherein the remote
computer nodes are cellular telephones with accessibility to Internet.

20 19. The interactive bill-payment system of claim 16, wherein the remote
computer nodes are hand-held computers with accessibility to the Internet.

25 20. The interactive bill-payment system of claim 16, wherein the second
server node stores aggregated data in a connected data repository held
externally from the server.

21. The interactive bill-payment system of claim 20, wherein the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of hyper-text-markup-language.

5 22. The interactive bill-payment system of claim 21, wherein the treatments of the listed bills in addition to bill payment include viewing a full account of the bill, marking the bill has paid, deleting the bill, obtaining advice regarding selected treatment of the bill, and receiving an alert associated with the bill.

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23. The interactive bill-payment system of claim 22, wherein obtaining advice regarding selected treatment of the bill includes calculated and solution-oriented results.

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24. A method for treating personal bills presented in an interactive bill-payment interface by proxy over a data-packet-network comprising the steps of:

(a) accessing the interactive bill-payment interface from a remote node connected to the network;

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(b) selecting a listed bill for a desired treatment;

(c) selecting a treatment option from a list of treatment options associated with the listed bill;

(d) populating a secondary interface presented as a result of selecting a treatment option, the secondary interface comprising an electronic order

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form for directing the execution of the treatment; and

(e) submitting the completed order form for proxy execution.

25. The method of claim 24, wherein the data-type-network is the Internet network.

26. The method of claim 25 wherein in step (a), the interactive bill-payment interface is a personalized hyper-text-markup-language interface served by a portal server connected to the network.

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27. The method of claim 26 wherein in step (a), the remote node is a personal computer with accessibility to the network.

28. The method of claim 26 wherein in step (a), the remote node is a
10 cellular telephone with accessibility to the network.

29. The method of claim 26 wherein in step (a), the remote node is a hand-held computer with accessibility to the network.

15 30. The method of claim 26 wherein in step (c), the selected treatment option is one of an option for bill payment, an option for viewing a full account of the bill, and option for marking the bill has paid, and option for deleting the bill, or an option for receiving an alert associated with the bill.

20 31. The method of claim 30 wherein in step (c), an additional option is presented for obtaining advice regarding the selected treatment option associated with the bill.

32. The method of claim 31 wherein in step (c), the advice includes
25 calculated and solution-oriented results.

33. The method of claim 32, wherein in step (d), the secondary interface comprises a hyper-text-markup-language interface.

34. The method of claim 33, wherein in step (e), proxy execution of the electronic order form is performed by a back-end software, the software capable of proxy navigation, proxy log-in, proxy data procurement, proxy form population, proxy form submission, and return of treatment execution
5 results including calculated and solution-oriented results.